



## **Mobile Deposit Capture – FAQ’S**

### **What is Mobile Deposit Capture?**

Mobile Deposit Capture is a mobile application that allows you to make a deposit by taking a picture of the front and back of a check with your mobile device. This application is currently compatible with the Apple iPhone and tablet, Google Android phone and tablet, and Microsoft Windows phone.

### **How do I start using Mobile Deposit Capture?**

You must first enroll in Online Banking at [statebankbp.com](http://statebankbp.com). You can then download the app from the app store for mobile banking. You will use your Online Banking login credentials for the Mobile Banking app. You must accept the Mobile Deposit Capture agreement upon log in.

### **How do I endorse my check?**

Proper endorsement is your Signature along with **“For Mobile Deposit only to SBBP”**.

### **How is a deposit made?**

The Mobile Deposit Capture application is accessed through State Bank of Belle Plaine Mobile Banking application. Select the camera icon to follow on-screen instructions to take pictures of the front and back of the check and enter required check and account information. The images are immediately analyzed and accepted if processing standards and risk factors are met.

### **Do I receive a receipt for the deposit?**

You will receive an on-screen confirmation on the device.

### **Are there limits on the number of items or deposit amounts?**

Each check will be deposited as a separate mobile deposit to your account. You can deposit up to five (5) checks per day. The current maximum per deposit amount is \$2,500, with a daily total of \$5,000.

### **What types of checks can be scanned for deposit?**

Only single-party domestic checks made payable to the owner(s) of the account may be scanned for deposit with Mobile Deposit Capture. Image quality issues can cause a check to be rejected. You are advised to retain the original check for 90 days and then securely destroy it.

The following is a list of **unacceptable** items that may **not** be scanned and deposited with Mobile Deposit Capture:

- Third Party Checks – Checks payable to someone else, endorsed and signed over to you.
- Incomplete Items – Checks that do not contain signatures of the maker, endorsement signatures, or that are missing any other required information.
- Non-Negotiable Items – The online deposit of any item stamped with a “non-negotiable” watermark is PROHIBITED.
- Returned Checks – Any check that you deposit that is returned to us not payable as a result of insufficient funds, stop payment, or other related reasons.
- Altered Checks – Any check that contains evidence of a change (corrections fluid, crossed out amounts, etc) to information on the face of the check.
- Foreign Checks – Any check that is issued to you and drawn on a financial institution in another country (Canada, France, etc.)
- Stale Dated Checks – Certain checks contain instructions such as “Void 90 days after issue date.” If no instructions are contained, then the check is stale 6 months after the issue date.
- Post Dated Checks – Checks that are dated with a future date.

### **When will my deposit be credited to my account?**

Your deposit(s) transmitted with Mobile Deposit Capture before 3:00 pm CST will be credited to your account after the close of business at 3:00 pm CST the same business day. If the deposit is transmitted after 3:00 pm CST on a normal business day or on a weekend or holiday, it will be credited to your account the next business day. Typically, funds are available on the next business day. We may delay availability of funds from any deposit you make through mobile deposit capture at any time at our sole discretion.

### **How will I be notified if my deposit is not accepted?**

A State Bank of Belle Plaine employee will attempt to contact you by phone or email.

### **What type of accounts can I deposit into using Mobile Deposit?**

Mobile Deposits can be made to only Checking accounts.

### **What are the fees for using the service?**

There are no fees charged for the Mobile Deposit Capture services at this time. Other fees you may incur would be data fees from your mobile service provider.

### **What should I do with the check once it has been scanned?**

Prominently mark the check as “Electronically Presented” or “VOID” two (2) business days after you received the confirmation or successfully processed message during transmitting. Please store your check(s) in a safe place for 90 days from the date of your deposit. In the event of a deposit dispute, State Bank of Belle Plaine may require presentation of the original check to settle the dispute. After 90 days, destroy the check using a secure data destruction method (i.e. shredding). Dependent on your phone; some phone settings may store the image file on the phone. Check with your mobile service provider or phone manufacturer to remove the files or change the settings in order to not store the files when image is taken.

**If I see an error in my deposit who should I contact?**

If you see a transaction error, please contact State Bank of Belle Plaine Data Processing at 952-873-2296 or email us at [onlinebanking@statebankbp.com](mailto:onlinebanking@statebankbp.com).